

# United States Bankruptcy Court

District of Utah  
Case No. 14-30421  
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nathan Thomas Dewberry  
PO Box 460908  
Leeds, UT 84746

Social Security No.:  
xxx-xx-1095

Employer's Tax I.D. No.:

Petition date: 10/1/14

## DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

### IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/15/15

William T. Thurman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of Utah

In re:  
Nathan Thomas Dewberry  
Debtor

Case No. 14-30421-WTT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin  
Form ID: rab18j

Page 1 of 1  
Total Noticed: 8

Date Rcvd: Jan 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2015.

db +Nathan Thomas Dewberry, PO Box 460908, Leeds, UT 84746-0908  
9536116 +American Management Service, Po Box 910431, St George, UT 84791-0431  
9536118 +Intermountain Health Care, P.O. Box 410400, Salt Lake City, UT 84141-0400  
9536119 +Mountainland Collection, Po Box 1280, American Fork, UT 84003-6280  
9536121 Southwest Surgical Associates, 1490 E. Foremaster Dr., Suite 200,  
Saint George, UT 84790-4496  
9536122 St. George Radiology, PO Box 657, Orem, UT 84059-0657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9536117 +E-mail/Text: banko@bonncoll.com Jan 16 2015 00:20:48 Bonneville Billing, Po Box 150621,  
Ogden, UT 84415-0621  
9536120 +E-mail/Text: bcreech@scacollections.com Jan 16 2015 00:20:42 SCA Collections Inc,  
Po Box 876, Greenville, NC 27835-0876

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2015

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2015 at the address(es) listed below:

Bryan Adamson on behalf of Debtor Nathan Thomas Dewberry badamson@dixielegal.com,  
cbutton@dixielegal.com  
David C. West tr davewest@infowest.com, utl4@ecfcbis.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3